

Information to identify the case:

Debtor 1	Brenda L. Earl	Social Security number or ITIN	xxx-xx-2033
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-28130-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Brenda L. Earl

12/22/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Brenda L. Earl
 Debtor

Case No. 17-28130-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Dec 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2017.

db Brenda L. Earl, 2109 S Winthrop Ave, Lindenwold, NJ 08021-2520
 cr +Mason Run Condominium Association, c/o Simeone & Raynor, LLC, 1522 Route 38,
 Cherry Hill, nj 08002, UNITED STATES 08002-2216
 517053453 Lending Club Corporation, 21 Stevenson St Ste 300, San Francisco, CA 94105-2706
 517053454 Mason Run Condominium Assoc, c/o Community Management Group, 455 Larchmont Blvd Ste 14A,
 Mount Laurel, NJ 08054-1929
 517053460 Orlando, FL 32896-5036, SYNCB/JC Penny, PO Box 965007, Orlando, FL 32896-5007
 517053455 PNC Mortgage, PO Box 8703, Dayton, OH 45401-8703
 517053456 +Round Point Mortgage, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1934
 517053457 +Steven Hordis, Esquire, 1522 Route 38, Cherry Hill, NJ 08002-2216
 517053464 TD Bank USA/Target Credit, NCC-0240, PO Box 1470, Minneapolis, MN 55440-1470

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 22 2017 22:15:46 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 22 2017 22:15:41 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517053447 EDI: BANKAMER.COM Dec 22 2017 21:58:00 Bank of America Credit Card, PO Box 982238,
 El Paso, TX 79998-2238
 517053448 EDI: CAPITALONE.COM Dec 22 2017 21:58:00 Capital One Bank, PO Box 30281,
 Salt Lake City, UT 84130-0281
 517053449 EDI: RCSFNBMARIN.COM Dec 22 2017 21:58:00 Credit One Bank, PO Box 98872,
 Las Vegas, NV 89193-8872
 517053450 EDI: BLUESTEM Dec 22 2017 21:58:00 Fingerhut, 6250 Ridgewood Rd,
 Saint Cloud, MN 56395-2001
 517053451 EDI: CITICORP.COM Dec 22 2017 21:58:00 Home Depot, PO Box 6497,
 Sioux Falls, SD 57117-6497
 517053452 EDI: CBSKOHL.COM Dec 22 2017 21:58:00 Kohl's Department Store, PO Box 3115,
 Milwaukee, WI 53201-3115
 517053458 EDI: RMSC.COM Dec 22 2017 21:58:00 SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
 517053459 EDI: RMSC.COM Dec 22 2017 21:58:00 SYNCB/Care Credit, PO Box 965036,
 Orlando, FL 32896-5036
 517053680 EDI: RMSC.COM Dec 22 2017 21:58:00 SYNCB/JC Penny, PO Box 965007,
 Orlando, FL 32896-5007
 517053619 EDI: RMSC.COM Dec 22 2017 21:58:00 SYNCB/JCPenney, PO Box 965007,
 Orlando, FL 32896-5007
 517053461 EDI: RMSC.COM Dec 22 2017 21:58:00 SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
 517053462 EDI: RMSC.COM Dec 22 2017 21:58:00 SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
 517055018 +EDI: RMSC.COM Dec 22 2017 21:58:00 Synchro Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517053463 EDI: WTRRNBNBANK.COM Dec 22 2017 21:58:00 TD Bank USA/ Target Credit, PO Box 673,
 Minneapolis, MN 55440-0673

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517053667* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America Credit Card, PO Box 982238,
 El Paso, TX 79998-2238)
 517053668* Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
 517053669* Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
 517053670* Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56395-2001
 517053671* Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
 517053672* Kohl's Department Store, PO Box 3115, Milwaukee, WI 53201-3115
 517053673* Lending Club Corporation, 21 Stevenson St Ste 300, San Francisco, CA 94105-2706
 517053674* Mason Run Condominium Assoc, c/o Community Management Group, 455 Larchmont Blvd Ste 14A,
 Mount Laurel, NJ 08054-1929
 517053675* PNC Mortgage, PO Box 8703, Dayton, OH 45401-8703
 517053676* +Round Point Mortgage, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1934
 517053678* SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
 517053679* SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
 517053681* SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
 517053682* SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
 517053677* +Steven Hordis, Esquire, 1522 Route 38, Cherry Hill, NJ 08002-2216
 517053683* TD Bank USA/ Target Credit, PO Box 673, Minneapolis, MN 55440-0673
 517053684* TD Bank USA/Target Credit, NCC-0240, PO Box 1470, Minneapolis, MN 55440-1470

TOTALS: 0, * 17, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
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Total Noticed: 25

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmlawgroup.com,
bkggroup@kmlawgroup.com
I. Dominic Simeone on behalf of Creditor Mason Run Condominium Association
dsimeone@srnjlawfirm.com, kraynor@srnjlawfirm.com
Martin I. Isenberg on behalf of Debtor Brenda L. Earl misenbergesq@comcast.net,
misenbergesq@comcast.net
Thomas J Subranni trustee@subranni.com,
szauber@subranni.com;ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solu
tions.com;hinnaurato@subranni.com
Thomas J Subranni on behalf of Trustee Thomas J Subranni trustee@subranni.com,
szauber@subranni.com;ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solu
tions.com;hinnaurato@subranni.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6